

Information to identify the case:

Debtor 1	Frank M. Colvin IV	Social Security number or ITIN	xxx-xx-8331
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Joanne Britt-Colvin	Social Security number or ITIN	xxx-xx-3551
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-15643-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank M. Colvin IV

Joanne Britt-Colvin

9/10/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Frank M. Colvin, IV
 Joanne Britt-Colvin
 Debtors

Case No. 14-15643-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db/jdb aty cr
 Frank M. Colvin, IV, Joanne Britt-Colvin, 8 Surrey Ln, Eatontown, NJ 07724-2126
 +MICHAEL LAWRENCE CAREY, FRANK J. MARTONE PC, 1455 BROAD STREET, BLOOMFIELD, NJ 07003-3068
 +U.S. Bank National Association, Robertson, Anschutz, Schneid, P.L.,
 6409 congress Ave., Suite 100, Boca Raton, FL 33487-2853
 514757627 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514655790 Global Credit & Collection, For Citibank #28476509, 2699 Lee Rd Ste 330,
 Winter Park, FL 32789-1740
 514655795 Powers Kirn, Attys For US Bank Home Mortgage, 728 Marne Hwy Ste 200,
 Moorestown, NJ 08057-3128
 514933542 +U.S. Bank Home Mortgage, 4801 Frederica Street, Owensboro, KY 42301-7441
 516678444 +U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 514655796 US Bank Home Mortgage, Customer Service, PO Box 21948, Saint Paul, MN 55121-0948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2018 23:35:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 10 2018 23:35:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514655783 +EDI: ARSN.COM Sep 11 2018 03:08:00 ARS National Services Inc., For Chase #27305313,
 PO Box 463023, Escondido, CA 92046-3023
 514655784 E-mail/Text: cms-bk@cms-collect.com Sep 10 2018 23:35:24 Capital Management Services, LP,
 For Citibank, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
 514655785 EDI: AIS.COM Sep 11 2018 03:13:00 Capital One - Bankruptcy Department,
 c/o American Info Source, PO Box 54529, Oklahoma City, OK 73154-1529
 514741736 EDI: CAPITALONE.COM Sep 11 2018 03:09:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514843616 EDI: BL-BECKET.COM Sep 11 2018 03:10:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514655786 EDI: CHASE.COM Sep 11 2018 03:13:00 Chase, Customer Service, PO Box 15298,
 Wilmington, DE 19850-5298
 514655787 EDI: CITICORP.COM Sep 11 2018 03:09:00 Citi Cards, Customer Service, PO Box 6500,
 Sioux Falls, SD 57117-6500
 514718099 +EDI: TSYS2.COM Sep 11 2018 03:09:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514655788 EDI: DISCOVER.COM Sep 11 2018 03:09:00 Discover, Bankruptcy Dept, PO Box 3025,
 New Albany, OH 43054-3025
 514674939 EDI: DISCOVER.COM Sep 11 2018 03:09:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514655789 E-mail/Text: fggbanko@fgny.com Sep 10 2018 23:35:07 Forster Garbus & Garbus,
 Attys For Portfolio Recovery/US Bank, 7 Banta Pl, Hackensack, NJ 07601-5604
 514655791 EDI: CBSKOHLS.COM Sep 11 2018 03:09:00 Kohl's, Attn: Credit Administrator, PO Box 3043,
 Milwaukee, WI 53201-3043
 514655792 +EDI: LTDFINANCIAL.COM Sep 11 2018 03:08:00 Ltd Financial Services, LP,
 For Chase/Heritage Bank #C4C018812501, 7322 Southwest Fwy Ste 1600, Houston, TX 77074-2134
 514655793 EDI: TSYS2.COM Sep 11 2018 03:09:00 Macy's, Bankruptcy Dept, PO Box 8053,
 Mason, OH 45040-8053
 514927411 EDI: PRA.COM Sep 11 2018 03:08:00 Portfolio Recovery Associates, LLC,
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
 514933670 EDI: PRA.COM Sep 11 2018 03:08:00 Portfolio Recovery Associates, LLC,
 c/o U.S. Bank National Association Nd, POB 41067, Norfolk VA 23541
 514655794 EDI: PRA.COM Sep 11 2018 03:08:00 Portfolio Recovery Associates, LLC APO,
 US Bank National Associates, 140 Corporate Blvd, Norfolk, VA 23502-4952

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 28

Date Rcvd: Sep 10, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Frank J. Martone on behalf of Creditor HSBC Bank USA, National Association as Trustee for
Deutsche Alt-A Securities Mortgage Loan Trust, Series 2007-1 bky@martonelaw.com
Joshua I. Goldman on behalf of Creditor U.S. Bank, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com,
bkyecf@rasflaw.com; legerman@rasnj.com
Peter Broege on behalf of Joint Debtor Joanne Britt-Colvin pbroege@bnfsbankruptcy.com,
G1580@notify.cincompass.com
Peter Broege on behalf of Debtor Frank M. Colvin, IV pbroege@bnfsbankruptcy.com,
G1580@notify.cincompass.com
William M. E. Powers, III on behalf of Creditor U.S. Bank National Association
ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association
ecf@powerskirn.com

TOTAL: 10